

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Stephen Roache	Debtor(s)	CHAPTER 13
USAA FEDERAL SAVINGS BANK	Movant	
vs.		
Stephen Roache	Debtor(s)	NO. 18-16813 AMC
Scott F. Waterman	Trustee	11 U.S.C. Section 362

**MOTION OF USAA FEDERAL SAVINGS BANK  
FOR RELIEF FROM THE AUTOMATIC STAY  
UNDER SECTION 362**

1. Movant is USAA FEDERAL SAVINGS BANK.
2. Debtor(s) is/are the owner(s) of the premises 1102 Childs Avenue, Drexel Hill, PA 19026, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$230,000.00 on the mortgaged premises that was executed on August 8, 2016. The mortgage has been assigned as follows: Assigned to USAA FEDERAL SAVINGS BANK on May 18, 2018, recorded in Delaware County on May 29, 2018, Book 06172, Page 1851.
4. Scott F. Waterman, is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$1,666.01 for the months of December 2023 through February 2024, with a suspense balance of \$512.21.
7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and

legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$4,485.82 (plus attorney's fees & costs).

9. The total amount necessary to pay off the loan as of February 21, 2024, is \$200,881.38.

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Mark A. Cronin  
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